

WI-267

1914

Salisbury Building, Loan, and Banking  
Association Office  
Salisbury  
Private

Occupying the southwest corner of the principal intersection of South Division and West Main streets in the center of the city is this distinguished four-story brick and stone commercial block erected during the summer of 1914 for the offices of the Salisbury Building, Loan, and Banking Association. The financial institution purchased this lot three years before and demolished the extant two-story office block. The officers of the banking institution decided to engage a New York contractor, the Hoggson Bros., for the design and execution of their seven-bay by three-bay Renaissance Revival bank and office building. Assembled of stone, brick, and terra cotta, the street elevations offer a rich display of bold architectural elements revived from sixteenth century Italian domestic and public architectural designs.

As the Renaissance Revival style developed in the United States during the early twentieth century, American architects and designers borrowed heavily on antique prototypes while adapting forms to solve demands of urban commercial design. After the turn of the twentieth century, multi-leveled public buildings and office towers started to rise in small towns across the United States.

The Hoggson Brothers' design for the Salisbury Building, Loan, and Banking Association followed a neo-classical formula repeatedly used across the country during

the first quarter of the twentieth century. The four-story office building is divided visually into three sections that correspond to the classical column; the base, the shaft, and the capital. In an article written about the construction of the bank building, the reporter for the *Wicomico News* comments on this very aspect of the design,

In a sense the treatment of the first story has been designed to act as a base to the whole structure, and at the same time giving the prominence necessary to the Bank which it should have. Above this the remainder of the building has been treated as a shaft of a column, with the terra cotta cornice capping or crowning feature; to accentuate the height of the body of the building, the office windows are grouped between brick piers, which are crowned with an ornamental course of terra cotta. The color of the terra cotta resembles limestone, and the red brick a rich variegated color.

The Salisbury Building, Loan, and Banking Association owned this building until the early 1960s, when the institution conveyed title to First Shore Federal Savings and Loan. More recently the four-story office tower has housed the offices of the Eastern Shore Savings and Loan Association, which was later incarnated as the John Hanson Savings and Loan, Inc.

## MARYLAND HISTORIC PRESERVATION PLAN INFORMATION

RESOURCE NAME: Salisbury Building, Loan and Banking OfficeMHT INVENTORY NUMBER: WI-267

## MARYLAND COMPREHENSIVE PLAN DATA

1. Historic Period Theme(s):  
Architecture  
Commerce
2. Geographic Orientation: Eastern Shore
3. Chronological/Development Period(s):  
Industrial/Urban Dominance  
1870-1930
4. Resource Type(s):  
Bank

# Maryland Historical Trust State Historic Sites Inventory Form

MARYLAND INVENTORY OF  
HISTORIC PROPERTIES

Survey No. WI-267

Magi No.

DOE ☐ yes ☐ no

## 1. Name (indicate preferred name)

historic Salisbury Building, Loan and Banking Association Office  
John Hanson Savings and Loan Building  
and/or common Eastern Shore Savings and Loan Building

## 2. Location

street & number 108 West Main Street ☐ not for publication

city, town Salisbury ☐ vicinity of congressional district First

state Maryland county Wicomico

## 3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

## 4. Owner of Property (give names and mailing addresses of all owners)

name Charles R. Floyd

street & number 30787 Foxchase Drive telephone no.:

city, town Salisbury state and zip code Maryland 21801

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Wicomico County Clerk of Court Map 107, P. 172  
liber 1340

street & number Wicomico County Courthouse folio 172

city, town Salisbury state MD 21801

## 6. Representation in Existing Historical Surveys

title

date ☐ federal ☐ state ☐ county ☐ local

pository for survey records

city, town state

## 7. Description

Survey No. WI-267

### Condition

☐ excellent  
☒ good  
☐ fair

☐ deteriorated  
☐ ruins  
☐ unexposed

### Check one

☐ unaltered  
☒ altered

### Check one

☒ original site  
☐ moved      date of move \_\_\_\_\_

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The former Salisbury Building, Loan, and Banking Association office, and more recently the Eastern Shore Savings and Loan building or the John Hanson Savings and Loan building, is located at 108 West Main Street and it occupies the prominent southwest corner of the intersection of South Division and West Main Street in the center of Salisbury, Wicomico County, Maryland. The four-story, seven-bay by three-bay brick commercial block has two commercial fronts facing north and east.

Built in 1914, the four-story Flemish and common bond commercial block is visually supported by a course of limestone at the foundation level. The north and east facades are laid in Flemish bond, while the south wall is partly laid in Flemish bond and partly laid in common bond. The west alley wall is laid in five-course common bond. The building is covered by a flat roof disguised by a parapet wall defined by a heavy classical cornice.

The north wall is seven bays across with the brickwork executed in a rusticated manner that defines the ground floor between the stone foundation and a stone beltcourse at the top of the first floor. The five center bays of the seven bay wall are defined by round arched window and/or door openings accented with graduated and rusticated stone arch blocks. The stone arches frame large multi-pane transom that surmount multi-pane, sidelighted windows or door openings. The western of the seven bays is a side entrance framed by a classical stone surround that includes a pediment and molded architrave. The eastern bay of the seven bay wall is defined by a multi-pane window. The front, northeast corner of the building is clipped on a diagonal plane. The second, third and fourth floors are defined by plain brick pilasters that separate individual bays of paired or single one-over-one sash windows. The five center bays have double windows, while the outer bays are marked by single windows. Defining the vertical wall spaces between the center five bays of windows are patches of all header bond brickwork. The top of the building is accented by a heavy cornice that imitates limestone but according to a construction description in 1914 the cornice is terra cotta intended to look like stone. The cornice consists of a bold row of modillions blocks and a frieze below is accented with a series of circular medallions. Under the frieze is a row of Greek key decoration that tops each brick pilaster and serves as a capital decoration. The parapet wall is finished with a stone cap.

The east wall is three bays across, and the wall surfaces are treated in a similar fashion to the north wall. The northern of the three bays serves as a principal entrance and the other two bays are filled with sidelighted windows. Each window and door opening feature a rusticated stone arch of graduated stone blocks. A stone beltcourse defines the top of the first floor level. The second, third, and fourth floors are lighted by paired single pane sash windows alternating between four brick pilasters. The top of the wall is finished with the same terra cotta cornice. The frieze and Greek key capital decoration is consistent with the north wall.

The interior was not seen.

## 8. Significance

Survey No. WI-267

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400–1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500–1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600–1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700–1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800–1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900–	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

**Specific dates** 1914 **Builder/Architect** Builder, Hoggson Bros. NYC

check: Applicable Criteria: ☐ A ☐ B ☒ C ☐ D  
and/or

Applicable Exception: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G

Level of Significance: ☐ national ☐ state ☒ local

Prepare both a summary paragraph of significance and a general statement of history and support.

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(Continued)

Survey No. WI-267

## 3

**Quadrangle scale** \_\_\_\_\_

H | | | | | | | | | |

### 8.1 SIGNIFICANCE

Salisbury Building, Loan and Banking  
Association Office  
Salisbury, Wicomico County, Maryland

The Salisbury Building, Loan and Banking Association owned this building until the early 1960s, when the institution conveyed title to First Shore Federal Savings and Loan. (2) More recently the building has housed the offices of the Eastern Shore Savings and Loan Association, which was later incarnated as the John Hanson Savings and Loan, Inc.

### FOOTNOTES

1 *Wicomico News*, July 9, 1914.

2 Wicomico County Land Record, JWTS 554/332, 1/31/1963, Wicomico County Courthouse.



WI-267  
Salisbury Building, Loan & Banking  
Association Office  
Salisbury  
Chain of title

Map 107, Parcel 1049

1340/172                      Resolution Trust Corporation

to

5/20/1993                      Charles R. Floyd  
D. Page Floyd

“Osprey Management Group Partnership”

JWTS 543/91    Resolution Trust Corporation having been  
appointed as the conservator of John Hanson Federal  
Savings Bank

John Hanson Savings and Loan Inc. Was successor to the  
Eastern Shore Savings and Loan Association

A J S 826/463                      Irvin L. Kaminitz and First National Bank of Maryland

to

8/15/1974                      Eastern Shore Savings and Loan Association

JWTS 568/137                      First Shore Federal Savings and Loan Association

to

8/5/1963                      Irvin L. Kaminitz

WI-267  
Salisbury Building, Loan and Banking  
Office  
Salisbury  
Chain of title continued

Page 2

JWTS 554/332

Salisbury Building, Loan, and Banking Association

to

1/31/1963

First Shore Federal Savings and Loan Association

to Salisbury Building, Loan, and Banking Association  
by the six following deeds

1. From Mary J. Marvel, 3/1/1911, EAT 74/123, \$15,000
2. From Henry S. Wailes, 7/28/1919, JCK 113/296
3. From W. Newton Jackson, et al. JWTS 479/141
4. Confirmatory deed from J. Asbury Holloway, 1/3/1963
5. Quit claim deed from Sara W. Feldman, 1/7/1963
6. Deed from Sara W. Feldman, et al. Trustees, 1/7/1963

*Wicomico News*, June 25, 1914

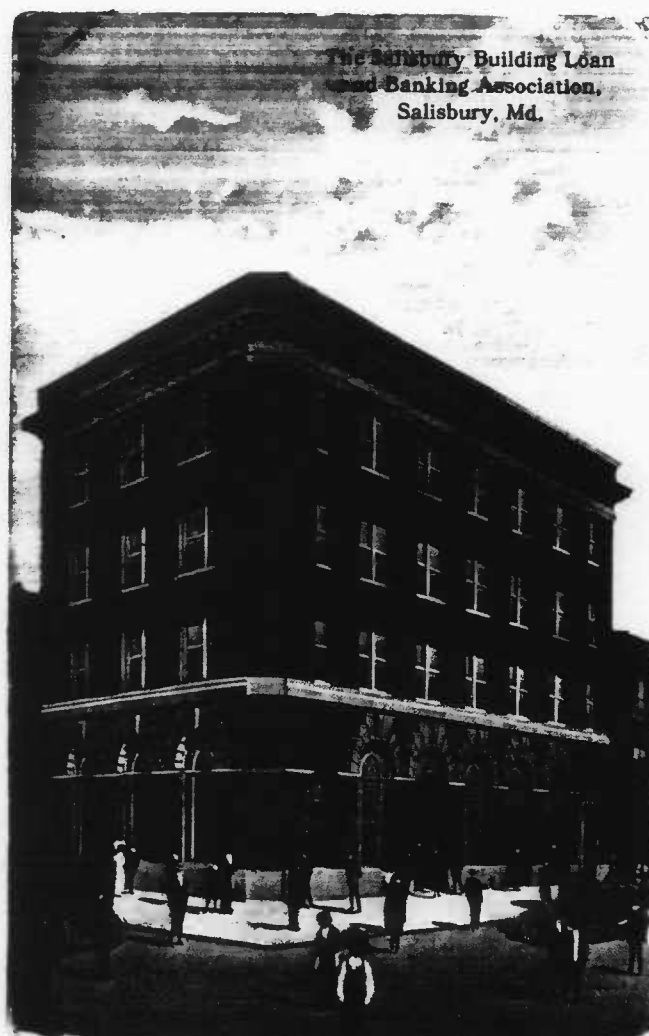
Work on the new office building for the Salisbury Building, Loan, and Banking Association is being pushed with vigor by the contractors, Hoggson Bros. of New York. Two stories are completed, the brick and stone work has been cleaned, and the staging removed. An [un]obstructed view can now be had of the building, and it presents a handsome appearance.

*Wicomico News*, July 9, 1914

Long story on the Building, Loan and Banking Association and its organizational history

“the first story, resting on a limestone foundation, is composed of classic arches in brick and terra cotta, finished with a broad band course, separating and emphasizing this portion of the building from the rest. In a sense the treatment of the first story has been designed to act as a base to the whole structure, and at the same time giving the prominence necessary to the Bank which it should have. Above this the remainder of the building has been treated as a shaft of a column, with the terra cotta cornice capping or crowning feature; to accentuate the height of the body of the building, the office windows are grouped between brick piers, which are crowned with an ornamental course of terra cotta. The color of the terra cotta resembles limestone, and the red brick a rich variegated color.

Source: Elizabeth Hughes





# POST CARD

MESSAGE MAY BE WRITTEN ON THIS SIDE ADDRESS ONLY ON THE OTHER



AUG  
17

1915

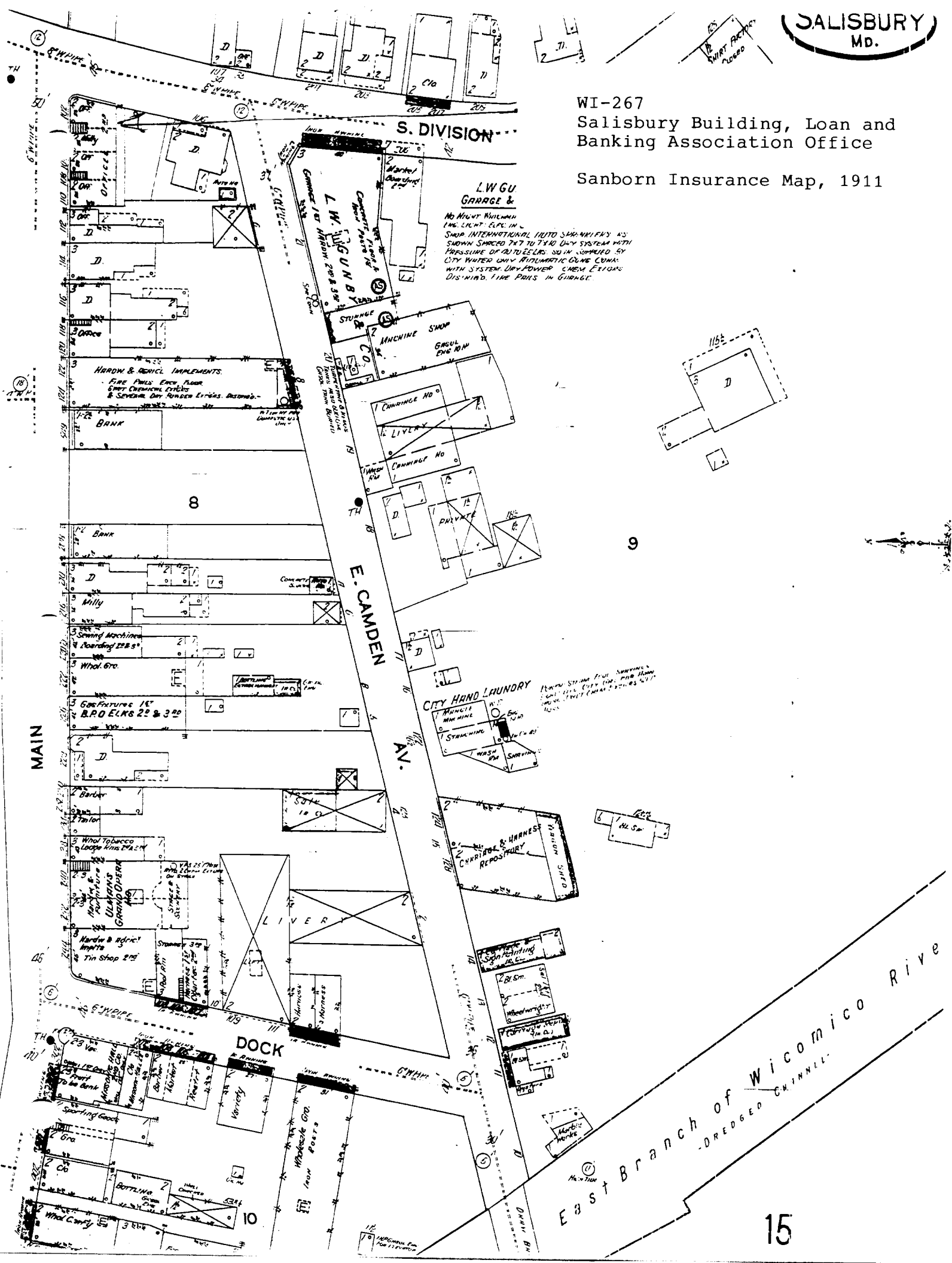
We are having a delightful  
vacation in Maryland.  
Spent last week at Ocean  
City. Good salt water  
bathing and fishing  
here. Country is very  
pretty, but Oh, my the  
many fleas and mosquitoes.  
Papa and John went home  
yesterday which makes it  
very lonesome alone on the  
farm. May return in a few  
weeks. Olga.

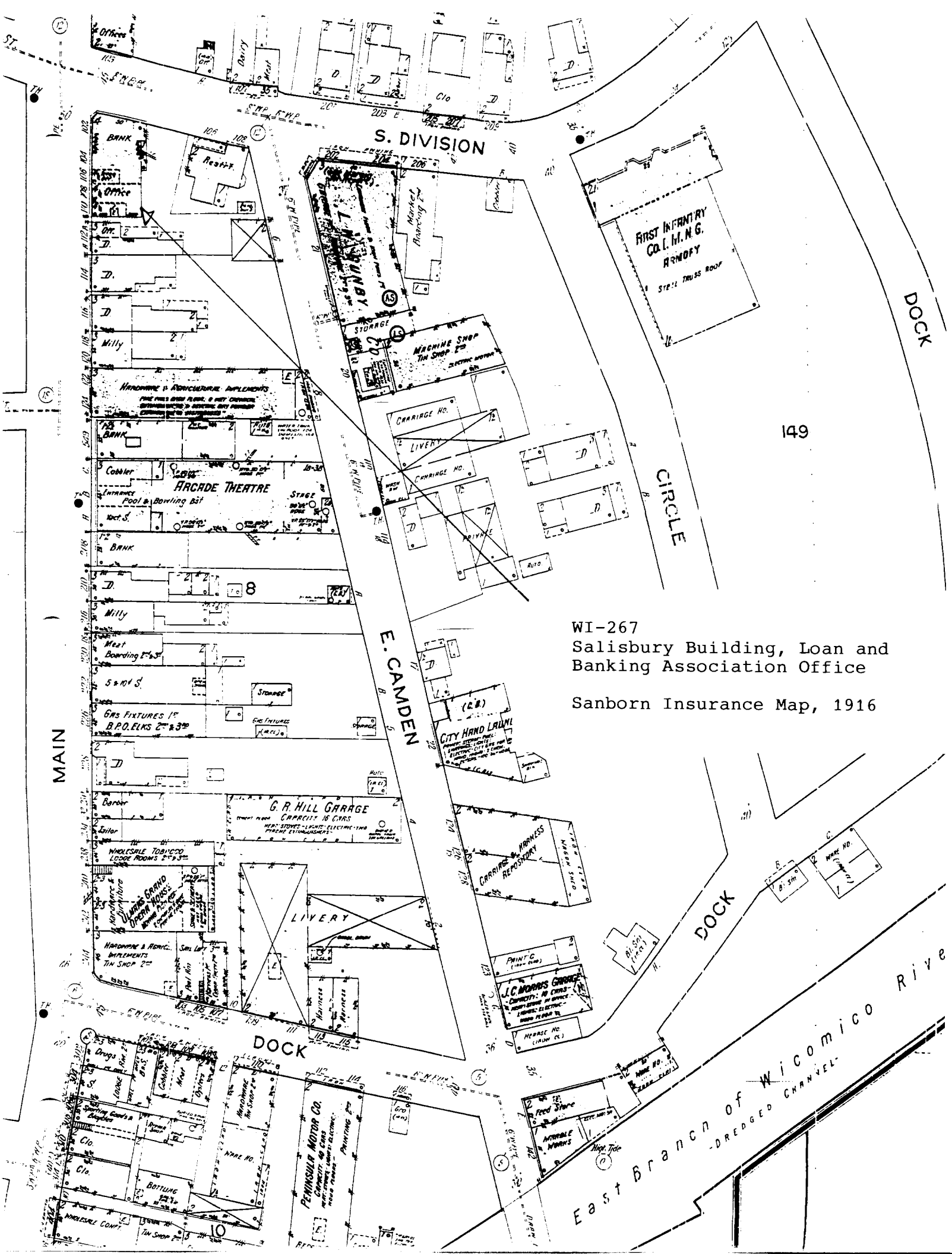
Mrs. S. Silberstein  
Cor. Fairfield and Taylor St.  
Chicago  
Ill.

Source: Elizabeth Hughes

W1-267

Sanborn Insurance Map, 1911





WI-267  
Salisbury Building, Loan and  
Banking Association Office

Sanborn Insurance Map, 1916

5860 1 NW  
(HEBRON)

UNITED STATES  
DEPARTMENT OF THE INTERIOR  
GEOLOGICAL SURVEY

WI-267

Salisbury Building, Loan and  
Banking Association Office

Salisbury, Maryland Quadrangle  
1942

75° 37' 30"  
38° 22' 30"

CAMBRIDGE 31 MI  
VIENNA 15 MI

447000m E

ROYAL OAK 9.6 MI  
CATCHPENNY 5 MI

4246000m N

4245

4244

SHAD POINT 0.5 MI















